

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather Sue Bechtel
Debtor

Case No. 22-02366-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 28, 2023

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db	+ Heather Sue Bechtel, 108 Pershing Avenue, Lebanon, PA 17042-5462
5510091	Credit Bureau Centre, P.O. Box 273, Monroe, WI 53566-0273
5510094	Lebanon Pathology Associates, 2 Meridian Blvd, 3rd Floor, Wyomissing, PA 19610-3202
5510099	+ Nations Direct Mortgage, 1 Corporate Dr, Lake Zurich, IL 60047-8944
5510101	Ratchford Law Group, P.C., 54 Glenmaura National Blvd, Ste 104, Moosic, PA 18507-2161
5510105	WellSpan Health, P.O. Box 450, Newmanstown, PA 17073-0450

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Mar 28 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5510088	+ EDI: CAPITALONE.COM	Mar 28 2023 22:40:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5510089	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Capital Bank, PO Box 182273, Columbus, OH 43218-2273
5510090	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
5510092	EDI: BLUESTEM	Mar 28 2023 22:41:00	Fingerhut/Webbank, Attn: Bankruptcy, P.O. Box 0260, Saint Cloud, MN 56395-0260
5510093	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2023 18:43:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5510095	EDI: CBSMASON	Mar 28 2023 22:40:00	Masseys, Attn: Bankruptcy Dept., P.O. Box 2808, Monroe, WI 53566-8008
5510096	+ Email/Text: unger@members1st.org	Mar 28 2023 18:43:00	Members 1st Fed Credit Union, Attn: Bankruptcy, PO Box 40, Mechanicsburg, PA 17055-0040
5510097	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 18:43:00	Midland Credit Mgmt, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5510098	+ Email/Text: Bankruptcies@nragroup.com	Mar 28 2023 18:43:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5510100	+ Email/Text: bankruptcynotices@psecu.com	Mar 28 2023 18:43:00	PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5510102	+ EDI: CBS7AVE	Mar 28 2023 22:40:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
5510531	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5510103	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO

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5510104 + Email/Text: bankruptcydepartment@tsico.com

Box 965060, Orlando, FL 32896-5060

Mar 28 2023 18:43:00

TSI/Transworld Systems, Inc., Attn: Bankruptcy,
500 Virginia Drive, Ste 514, Fort Washington, PA
19034-2733

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
John J Ferry, Jr	on behalf of Debtor 1 Heather Sue Bechtel jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor Nations Direct Mortgage LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Heather Sue Bechtel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6110

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02366-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Heather Sue Bechtel

3/28/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.